

his father's bank. During World War II he served in the U.S. Navy and then returned to Mabank, where he purchased Tri-County Ford and raised cattle.

During the following years and until his death, he was a prosperous businessman who also devoted much of his time and energy to his community. He was active in virtually every civic activity in the region. He served as president of the Chamber of Commerce, Mabank Industrial Foundation, and Cedar Creek Hospital Board; member of the Mabank Independent School District Board of Trustees and the Trinity River Improvement Association; chairman of the board of Elm Grove Methodist Church and Elm Grove Cemetery Committee; president of Mabank Roping and Riding Club and organizer and president of the Cedar Creek Country Club and was a Mason with Roddy Blue Lodge. In 1977 he was named Citizen of the Year by Henderson, Kaufman, and Van Zandt counties in recognition of his extraordinary contributions.

Andrew also was an ardent supporter of higher education in the area. In 1970 he was appointed to the Board of Trustees of Henderson County Junior College, now Trinity Valley Community College. During his 20-year tenure and as board president, he saw enrollment grow from 1,000 to almost 5,000 students and the college expand from the Athens campus to Palestine, Terrell, and Kaufman campuses. On April 6, 1995, the Andrew Gibbs Academic Building was dedicated—a fitting tribute to his leadership, dedication, and countless hours of service on behalf of the college.

Andrew is survived by his wife, Alene; daughters, Andrea and Bettie, sons-in-law, and grandchildren, plus numerous friends and associates. He also leaves behind a powerful legacy of public service—a legacy of generosity and dedication to his family and his community. As the local newspaper, *The Monitor*, stated, "Men of his stature are often referred to as 'pillars of the community.' Andrew Gibbs was more than that, he was the foundation."

Mr. Speaker, I am honored today to pay a final tribute to this outstanding American and my good friend, Andrew Gibbs, whose life was an inspiration to all those who knew him and whose memory will survive for future generations.

IN HONOR OF DAISY VONDRAK

HON. WILLIAM O. LIPINSKI

OF ILLINOIS

IN THE HOUSE OF REPRESENTATIVES

Tuesday, December 19, 1995

Mr. LIPINSKI. Mr. Speaker, I rise today to honor a fine resident of the Third Congressional District who passed away on Sunday, December 17, 1996. Mrs. Daisy Vondrak, 80, a resident of the Chicago Lawn neighborhood, died on Sunday in the Brentwood Nursing Center in Burbank, IL.

Mrs. Daisy Vondrak was the cofounder of Vondrak Publications. For almost 40 years, she coowned and operated with her husband, Edward, the Southwest News Herald and four other local community newspapers. Mrs. Vondrak handled the bookkeeping and finances of the newspaper, while her husband was in charge of the editorial operation. She watched the books closely; her attention to detail and strong work ethic pulled both the cou-

ple and the newspaper through many tough times.

During the Depression, Mrs. Vondrak and her husband purchased a small paper, the Gage Park Herald, that primarily provided neighborhood news to servicemen away from home. Deciding to broaden their publishing efforts in 1946, they attempted to purchase the Southwest News. Her husband was then an editor for the Life newspapers. They had to borrow all they could from friends and relatives and neighbors. It was a big chance for two young adults to take but they did it. Mr. and Mrs. Vondrak started out with just the two of them and ended up with 52 employees. The Vondraks retired in 1987 and initiated a humorous publication, the Chuckle Town Times.

The weekly newspapers the Vondraks copublished covered such southwest side communities as Chicago Lawn, Gage Park, Clearing, and Marquette Manor and the suburbs of Oak Lawn, Evergreen Park, Justice, Bridgeview, and Hickory Hills. The newspapers provide both national and neighborhood news to their subscribers. By faithfully watching the books and taking care of business, Mrs. Vondrak guaranteed that her neighbors would know what was going on around them in the community, the Nation, and the world. She provided a wonderful community service and will be sorely missed.

I first met Mrs. Vondrak in 1959, when I worked as the physical education instructor at Marquette Park. Every Monday night, I would submit stories to her or her husband Ed about activities at the park that would appear in the Thursday edition of the Southwest News Herald. I knew her personally and saw each week how dedicated she was to keeping the local publications up and running.

Mrs. Vondrak is survived by her two sons, James and Edward, a sister, a brother, and six grandchildren. I would like my colleagues to join me in offering sincere condolences to Mrs. Daisy Vondrak's family. She was a hard worker and strong businesswoman who will be missed by the entire community.

TAX RELIEF AND THE RIGHT TO WORK FOR OLDER AMERICANS

HON. RODNEY P. FRELINGHUYSEN

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, December 19, 1995

Mr. FRELINGHUYSEN. Mr. Speaker, today I rise to commend the House of Representatives for passing H.R. 2684, the Senior Citizens' Right to Work Act of 1995, which ends the practice of punishing older Americans who want to work.

Earlier this year, I promised the one million working, older Americans financial relief from the punitive Social Security earnings limit which is wrongly imposed on them. H.R. 2684, fulfills my promise by increasing the earnings limit to \$30,000 by the year 2002. Today, many people across the Nation want or need to work beyond the age of 64 because a fixed Social Security income alone cannot provide adequate financial resources.

This Nation has a tremendous amount of talent available in its older Americans. Younger people in the workplace gain a lot through the experience of these individuals who continue to work. Simply put, lifting the earnings

limit is the right thing to do because it is good for all of us.

When fully phased in, the Senior Citizens' Right to Work Act will exempt about 50 percent of the people who currently have to comply with the earnings limit. These individuals have worked hard to pay into the Social Security trust fund. This legislation keeps our promise to lift the earnings limit for older people so they can continue to contribute to our Nation.

ENFORCING THE PUBLIC DEBT LIMIT AND PROTECTING SOCIAL SECURITY TRUST FUND AND OTHER FEDERAL TRUST FUNDS

SPEECH OF

HON. J.C. WATTS, JR.

OF OKLAHOMA

IN THE HOUSE OF REPRESENTATIVES

Thursday, December 14, 1995

Mr. WATTS of Oklahoma. Mr. Speaker, article I, section 8 of the Constitution clearly states that it is the Congress who has the power "to borrow money on the credit of the United States," not the President or the executive branch. The problem that continues to trigger increases in the debt limit is the failure to balance the Federal budget. Balancing the budget is the first step in paying off the ever-mounting debts that have accumulated for future generations.

Passing the Balanced Budget Act of 1995 could be the best gift we ever give our children but this cannot be done without the President's help. We offered the President a balanced budget which included a raised debt ceiling but the President vetoed it.

Instead of negotiating a balanced budget plan, the President permitted the Treasury to raid two Federal trust funds—taking a total of \$61.3 billion from the Civil Service Retirement and Disability Fund and the Federal Employees Thrift Savings Fund [G-fund]. By shifting these funds, the President bought more time to allow the Government to skirt the debt limit and avoid a default.

While no one wants a default, disinvesting retirement funds to free up room under the debt ceiling circumvents the debt limit as well as Congress' role in authorizing Federal borrowing. Moreover it allows the administration to avoid having to change its spending habits—a change which the American people have demanded.

The administration says that those funds will be repaid with interest but that interest is going to have to come from somewhere. Every dollar the administration removes from the trust funds can then be spent by issuing new debt to the public. Again, we are left with another Government bill with more interest payments at taxpayers' expense.

To better envision the significance of the debt limit and balancing the budget, I like to use the analogy of a credit care limit. When one has spent one's maximum spending/credit limit, one cannot keep on spending. Instead, one must take steps to balance his or her budget so that the output does not exceed the input. In other words they must change their spending habits.

Living within one's means is the financial reality that individual Americans confront everyday. People cannot simply keep calling the credit card company asking it to raise their